

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

COVER SHEET FOR AMENDMENTS

Case Name: Aaron Smith

Case No.: 15-57761

**DESCRIBE INFORMATION BEING AMENDED BY CHECKING APPLICABLE BOX(ES) BELOW:**

☐ **Amendment to Petition:**

☐ Name ☐ Debtor(s) Mailing Address ☐ Alias

☐ Signature ☐ Complying with Order Directing the Filing of Official Form(s)

☐ **Summary of Your Assets and Liabilities and Certain Statistical Information**

☐ **Statement of Financial Affairs**

☐ **Schedules and List of Creditors:**

☐ Schedule A/B

☐ Schedule C ☐ Debtor 2 Schedule C

☐ List of Creditors ☐ Schedule D ☒ Schedule E/F and

☐ Add creditor(s), provide address of creditor already on the List of Creditors, change amount or classification of debt - **\$30.00 Fee Required**, or

☒ Change address of a creditor already on the List of Creditors - **No Fee Required**

☐ Schedule G

☐ Schedule H

☐ Schedule I

☐ Schedule J

☐ Schedule J-2

**NOTE: Use Page 2 for any corrections or additions to the List of Creditors.**

**Additional Details of Amendment(s):** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**DECLARATION OF ATTORNEY:** I declare that the above information contained on this cover sheet may be relied upon by the Clerk of the Court as a complete and accurate summary of the information contained in the documents attached and that they are true and correct to the best of my knowledge, information and belief.

**Date**  
April 19, 2016

**Signature**  
/s/ Charles L Basch II

**AFFIRMATION OF DEBTOR(S):** I declare under penalty of perjury that I have read this cover sheet and the attached schedules, lists, statements, etc., and that they are true and correct to the best of my knowledge, information and belief.

**Date**  
April 19, 2016

**Signature**  
/s/ Aaron Smith

**CORRECTIONS TO THE LIST OF CREDITORS**

Use this section of the form to make corrections to the name(s) and address(es) of any creditor(s) listed on the current schedules and List of Creditors.

**PREVIOUS NAME/ADDRESS OF CREDITOR:**

**PLEASE CHANGE TO:**

Wendy Smith  
6819 Hatchery St  
Waterford, MI 48327

**ADDITIONS TO THE LIST OF CREDITORS**

Use this section to identify creditors added to the schedules and List of Creditors.

**NAME OF CREDITOR:**

**ADDRESS:**

**NAME OF CREDITOR:**

**ADDRESS:**

**NAME OF CREDITOR:**

**ADDRESS:**

**FOR ADDITIONAL CORRECTIONS/ADDITIONS, COPY THIS SHEET AND CONTINUE.**

**Fill in this information to identify your case:**

Debtor 1 Aaron Smith  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number 15-57761  
(if known)

☒ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

**1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.  
☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 Wendy Smith Priority Creditor's Name 6819 Hatchery St Waterford, MI 48327 Number Street City State Zip Code	\$0.00	\$0.00	\$0.00
Last 4 digits of account number			
When was the debt incurred? 2014			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of PRIORITY unsecured claim:			
<input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify child support			
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1	<u>American Express</u> Nonpriority Creditor's Name PO BOX 360002 Fort Lauderdale, FL 33336-0002 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <u>\$8,400.00</u> <b>When was the debt incurred?</b> <u>2000</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>revolving</u>
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4.2	<u>Capital One Bank</u> Nonpriority Creditor's Name PO BOX 30285 Salt Lake City, UT 84130-0285 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <u>\$9,800.00</u> <b>When was the debt incurred?</b> <u>2000</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>revolving</u>
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4.3	<u>OUR Credit Union</u> Nonpriority Creditor's Name 3070 Normandy Royal Oak, MI 48073 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <u>\$9,290.00</u> <b>When was the debt incurred?</b> <u>2009</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>personal loan</u>
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<b>4.4</b> <u>OUR Credit Union</u> Nonpriority Creditor's Name <u>3070 Normandy</u> <u>Royal Oak, MI 48073</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <u>\$11,986.00</u>  <b>When was the debt incurred?</b> <u>2009</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>revolving</u>
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<b>4.5</b> <u>OUR Credit Union</u> Nonpriority Creditor's Name <u>3070 Normandy</u> <u>Royal Oak, MI 48073</u> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <u>\$5,773.00</u>  <b>When was the debt incurred?</b> <u>2011</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>personal loan</u>
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**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. <b>Total Priority.</b> Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>45,249.00</u>
	6j. <b>Total Nonpriority.</b> Add lines 6f through 6i.	6j.	\$ <u>45,249.00</u>

**United States Bankruptcy Court  
Eastern District of Michigan**

In re Aaron Smith

Debtor(s)

Case No. 15-57761

Chapter 7

**PROOF OF SERVICE BY MAIL**

I, Charles L Basch II, declare that I am a resident of or employed in the County of Wayne, State of Michigan. My address is 100 Kercheval, Suite D. Grosse Pointe Farms, Michigan. I am over the age of eighteen years of age and am not a party to this case.

**Notice pursuant to LBR 1009-1(d):** Any time fixed for the filing of complaints under Code Sec. 523 or Code Sec. 727, pursuant to FR Bankr.P. 4007 and 4004 respectively, or to object to the debtor's claim of exemptions, pursuant to FR Bankr. P. 4003(b), shall automatically be extended to allow such creditor the same number of days in which to file such a complaint or objection as the creditor would have had if the creditor had been properly scheduled at the outset of the case; and unless the Court orders otherwise, the creditor added by the amendment shall be entitled to examine the debtor under oath with any reasonable expenses to be borne by the debtor.

On April 19, 2016, I served the Cover Sheet for Amended Schedule E/F to Wendy Smith the parties listed below, by placing true and correct copies thereof enclosed in a sealed envelope with postage thereon fully prepaid, in the United States Mail at address as follows:

Wendy Smith  
6819 Hatchery St  
Waterford, MI 48327

I declare under penalty of perjury that the foregoing is true and correct, and that this declaration was executed on April 19, 2016.

/s/ Charles L Basch II  
100 Kercheval, Suite D  
Grosse Pointe Farms, MI 48236  
313-343-9930  
chuckbasch@gmail.com